Qaori Cooperative Membership Policy

Preamble

The Qaori Cooperative is a democratic organization of individuals who have voluntarily joined together to achieve common economic and social goals. The Cooperative is committed to the principles of self-help, self-responsibility, democracy, equality, and solidarity.

Membership

Membership in the Qaori Cooperative is open to all individuals who meet the following criteria:

- 18 years of age or older
- Of sound mind
- Willing to abide by the Cooperative's bylaws and policies
- Willing to participate in the Cooperative's activities

Member Responsibilities

As a member of the Qaori Cooperative, you agree to the following responsibilities:

- To actively participate in the Cooperative's activities
- To vote in all Cooperative elections
- To serve on Cooperative committees, when asked
- To pay all Cooperative dues and fees on time
- To comply with all Cooperative bylaws and policies
- To treat all Cooperative members and employees with respect
- To be tolerant of the views and opinions of others
- To obey all laws and regulations

Member Rights

As a member of the Qaori Cooperative, you have the following rights:

- To attend all Cooperative meetings
- To vote in all Cooperative elections
- To serve on Cooperative committees
- To speak at Cooperative meetings
- To receive equal treatment under the Cooperative's bylaws and policies
- To access Cooperative information and records
- To file complaints with the Cooperative's Board of Directors

KYC/AML Policy

Purpose

The purpose of this Know Your Customer (KYC) and Anti-Money Laundering (AML) Policy is to establish a comprehensive framework for identifying and verifying the identity of our customers, assessing and mitigating money laundering and terrorist financing risks, and complying with applicable laws and regulations.

Scope

This policy applies to all individuals and entities that wish to become members of InterTaG CO., LTD and utilize our financial services, including payments, remittance.

KYC Procedures

Customer Identification:

- All new members must provide accurate and complete personal or business information, including their full name, date of birth, address, nationality, and contact details.
- Individuals must provide government-issued photo identification, such as a passport, driver's license, or national ID card.
- Businesses must provide documentation of their legal existence and registration, such as a certificate of incorporation, articles of association, and business registration certificate.

Identity Verification:

- We will verify the authenticity of the provided identification documents and compare them against the information provided by the customer.
- We may conduct additional verification checks, such as cross-referencing information with public databases or contacting third-party verification services.

Risk Assessment:

- We will assess the risk of money laundering and terrorist financing associated with each customer based on their identity, country of origin, type of business, and the nature of their transactions.
- We may apply enhanced due diligence procedures for high-risk customers, such as those from high-risk jurisdictions or those involved in high-risk industries or transactions.

AML Procedures

Transaction Monitoring:

- We will monitor all transactions for suspicious activity, including large or unusual transactions, transactions originating from high-risk jurisdictions, or transactions involving high-risk goods or services.
- We may implement transaction filtering mechanisms and alert systems to identify potential red flags.

Suspicious Activity Reporting:

- We will report any suspicious activity to the relevant authorities in accordance with applicable laws and regulations.
- We will maintain records of all suspicious activity reports and the actions taken in response.

Excluded Countries

InterTaG CO., LTD may restrict or prohibit business relationships with individuals or entities from countries that:

- Are subject to comprehensive economic or financial sanctions by the United Nations or other relevant international organizations.
- Have been identified as high-risk jurisdictions by the Financial Action Task Force (FATF) or other relevant anti-money laundering bodies.
- Have a history of money laundering, terrorist financing, or other financial crimes.
- Examples of currently excluded countries are: Russia, Iran, Somalia, North-Korea, etc.

Excluded Industries, Goods, or Services

InterTaG CO., LTD may restrict or prohibit transactions involving industries, goods, or services that are considered high risk for money laundering or terrorist financing, such as:

- Arms and ammunition
- Narcotics and other illegal drugs
- Pornography and other illegal content
- Gambling and betting
- Pyramid schemes and other fraudulent activities
- Weapons of mass destruction

Membership and Share Purchase

To become a member of InterTaG CO., LTD, individuals or entities must:

- Complete and sign a membership application form.
- Purchase a share in the cooperative.

- Agree to abide by the cooperative’s bylaws and policies, including this KYC/AML Policy.

Account Opening and Financial Services

Before opening an account or using any of our financial services, members must:

- Provide complete and accurate KYC documentation.
- Successfully complete the identity verification process.
- Accept and sign the membership policy, which includes this KYC/AML Policy.

Ongoing Monitoring

We will conduct ongoing monitoring of our members’ activities and transactions to ensure compliance with this KYC/AML Policy and applicable laws and regulations. We may require members to update their KYC information periodically or provide additional information as needed.

Review and Updates

This KYC/AML Policy will be reviewed and updated regularly to reflect changes in applicable laws and regulations, industry standards, and risk assessments.

Enforcement

The InterTaG CO., LTD's Board of Directors is responsible for enforcing this Membership Policy. The Board of Directors may take disciplinary action against any member who violates this Policy. Disciplinary action may include suspension or expulsion from the Cooperative.

Severability

If any provision of this Membership Policy is held to be invalid or unenforceable, such provision shall be struck from this Policy and the remaining provisions shall remain in full force and effect.

Effective Date

This Membership Policy is effective as of the date of its adoption by the InterTaG CO., LTD's Board of Directors.

Signatures

I have read and understand the InterTaG CO., LTD Policy and I agree to abide by its terms.

Member Signature **Date**